

**Table I.D.4.a(2008) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2008**

| Characteristics             | Total  | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 10.7%  | 57.3%                  | 29.5%           | 17.4%           | 9.0%              | 4.6%                   | 35.8%                  | 6.3%                 |
| Industry group **           |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 36.9%  | .                      | .               | .               | .                 | .                      | 66.1%                  | 16.7% *              |
| Mining and manufacturing    | 10.1%  | 58.6%                  | 21.5%           | 14.6%           | 10.5%             | 7.4%                   | 24.7%                  | 8.9%                 |
| Construction                | 28.4%  | 57.2%                  | 31.4%           | 33.2%           | 19.6%             | 1.9% *                 | 41.0%                  | 17.7%                |
| Utilities and transp.       | 3.9%   | 44.6%                  | 14.9% *         | 15.1% *         | 1.6% *            | 1.4% *                 | 26.4% *                | 1.7%                 |
| Wholesale trade             | 11.1%  | 65.1%                  | 28.2%           | 13.5% *         | 1.0% *            | 7.8% *                 | 33.3%                  | 5.5% *               |
| Fin. svcs. and real estate  | 6.3%   | 58.6%                  | 20.4%           | 13.2%           | 6.0% *            | 2.6% *                 | 36.9%                  | 3.2% *               |
| Retail trade                | 10.4%  | 54.3%                  | 26.8%           | 10.4% *         | 1.4% *            | 7.1% *                 | 26.0%                  | 6.7% *               |
| Professional services       | 10.4%  | 57.4%                  | 27.6%           | 13.8%           | 9.9%              | 4.5%                   | 35.8%                  | 6.1%                 |
| Other services              | 12.7%  | 55.4%                  | 44.8%           | 21.5%           | 11.9%             | 2.4%                   | 44.8%                  | 5.2%                 |
| Ownership                   |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 10.0%  | 57.8%                  | 26.8%           | 18.2%           | 7.5%              | 4.1%                   | 34.3%                  | 5.6%                 |
| For profit, unincorporated  | 14.7%  | 55.3%                  | 30.8%           | 11.7%           | 9.2% *            | 8.9% *                 | 38.5%                  | 8.9%                 |
| Nonprofit                   | 10.8%  | 59.2%                  | 55.0%           | 18.5%           | 14.8%             | 3.9%                   | 44.7%                  | 7.6%                 |
| Age of firm                 |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 27.9%  | 55.8%                  | 15.8% *         | 21.4%           | 31.4%             | 8.8% *                 | 37.7%                  | 16.6% *              |
| 5-9 years                   | 21.4%  | 52.7%                  | 32.9%           | 10.6%           | 5.7% *            | 0.9% *                 | 37.4%                  | 4.7% *               |
| 10-19 years                 | 18.6%  | 59.0%                  | 28.0%           | 14.8%           | 5.4% *            | 5.0% *                 | 36.4%                  | 7.4%                 |
| 20 or more years            | 12.3%  | 58.6%                  | 31.2%           | 18.8%           | 9.0%              | 6.0%                   | 34.9%                  | 7.9%                 |
| Unknown                     | 3.9%   | 26.4% *                | .               | 15.5% *         | 11.9% *           | 3.5%                   | 40.5% *                | 3.8%                 |
| Multi/single status         |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 5.1%   | 49.7%                  | 24.2%           | 11.9%           | 6.0%              | 4.6%                   | 19.7%                  | 4.9%                 |
| 1 location only             | 25.1%  | 57.4%                  | 29.8%           | 18.7%           | 13.6%             | 4.3% *                 | 37.0%                  | 13.1%                |
| Percent full-time employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 24.4%  | 42.6%                  | 72.5%           | 20.7% *         | 8.1% *            | 22.4%                  | 44.7%                  | 20.6%                |
| 25-49 %                     | 9.6%   | 53.3%                  | 44.6%           | 24.4%           | 6.8% *            | 0.5% *                 | 46.4%                  | 2.4%                 |
| 50-74 %                     | 10.9%  | 64.1%                  | 35.1%           | 18.2%           | 3.1% *            | 3.9% *                 | 43.7%                  | 4.5%                 |
| 75% or more                 | 10.5%  | 56.7%                  | 27.6%           | 17.1%           | 9.6%              | 4.5%                   | 34.3%                  | 6.3%                 |
| Union presence              |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 11.0%  | 57.3%                  | 28.3%           | 13.0%           | 7.0%              | 2.5%                   | 34.2%                  | 4.7%                 |
| Has union employees         | 15.0%  | 53.1%                  | 44.8%           | 49.2%           | 20.1%             | 10.2%                  | 54.0%                  | 12.9%                |
| Unknown                     | 3.7% * | 74.2%                  | 72.8%           | 24.9% *         | 2.5% *            | 3.2% *                 | 60.6%                  | 3.2% *               |
| Percent low wage employees  |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 9.5%   | 57.8%                  | 40.9%           | 13.2%           | 10.7%             | 3.3% *                 | 39.2%                  | 5.4%                 |
| Less than 50% low wage      | 10.9%  | 57.3%                  | 28.3%           | 17.9%           | 8.8%              | 4.8%                   | 35.5%                  | 6.4%                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.4.a(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2008**

| Characteristics             | Total   | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 0.36%   | 2.28%                  | 2.79%           | 2.06%           | 0.96%             | 0.58%                  | 1.17%                  | 0.45%                |
| Industry group **           |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.      | 8.07%   | .                      | .               | .               | .                 | .                      | 6.92%                  | 8.10% *              |
| Mining and manufacturing    | 1.13%   | 6.71%                  | 6.23%           | 3.28%           | 2.88%             | 1.35%                  | 2.93%                  | 1.25%                |
| Construction                | 2.45%   | 4.26%                  | 4.14%           | 5.51%           | 4.99%             | 0.90% *                | 2.67%                  | 3.17%                |
| Utilities and transp.       | 0.88%   | 9.73%                  | 8.92% *         | 6.08% *         | 0.53% *           | 0.49% *                | 8.24% *                | 0.36%                |
| Wholesale trade             | 1.54%   | 4.82%                  | 4.57%           | 5.13% *         | 0.42% *           | 3.27% *                | 4.88%                  | 1.87% *              |
| Fin. svcs. and real estate  | 1.05%   | 5.87%                  | 3.97%           | 3.64%           | 2.51% *           | 1.49% *                | 2.64%                  | 1.17% *              |
| Retail trade                | 1.60%   | 6.11%                  | 6.84%           | 3.77% *         | 0.59% *           | 2.13% *                | 3.17%                  | 2.02% *              |
| Professional services       | 0.59%   | 3.53%                  | 4.14%           | 2.72%           | 2.31%             | 1.24%                  | 1.34%                  | 0.88%                |
| Other services              | 1.41%   | 2.68%                  | 6.13%           | 5.63%           | 3.54%             | 0.61%                  | 3.57%                  | 1.12%                |
| Ownership                   |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated    | 0.44%   | 2.66%                  | 2.46%           | 2.42%           | 1.09%             | 0.38%                  | 1.40%                  | 0.36%                |
| For profit, unincorporated  | 1.62%   | 4.36%                  | 5.42%           | 2.49%           | 3.10% *           | 3.21% *                | 1.58%                  | 2.17%                |
| Nonprofit                   | 1.39%   | 3.10%                  | 5.96%           | 5.11%           | 3.75%             | 0.71%                  | 4.06%                  | 1.29%                |
| Age of firm                 |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years           | 2.41%   | 3.34%                  | 5.84% *         | 5.11%           | 8.64%             | 6.30% *                | 2.65%                  | 4.98% *              |
| 5-9 years                   | 1.82%   | 4.61%                  | 5.83%           | 2.79%           | 2.63% *           | 0.75% *                | 3.40%                  | 2.14% *              |
| 10-19 years                 | 1.50%   | 2.39%                  | 5.69%           | 4.03%           | 2.37% *           | 2.17% *                | 2.19%                  | 2.03%                |
| 20 or more years            | 0.71%   | 3.31%                  | 2.76%           | 2.15%           | 1.09%             | 1.05%                  | 1.63%                  | 0.74%                |
| Unknown                     | 0.74%   | 15.32% *               | .               | 12.19% *        | 6.81% *           | 0.73%                  | 12.74% *               | 0.74%                |
| Multi/single status         |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations         | 0.58%   | 14.01%                 | 3.60%           | 2.30%           | 1.66%             | 0.64%                  | 2.98%                  | 0.58%                |
| 1 location only             | 1.26%   | 2.34%                  | 2.86%           | 2.61%           | 2.69%             | 2.02% *                | 1.29%                  | 2.02%                |
| Percent full-time employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%               | 3.42%   | 11.73%                 | 6.56%           | 8.41% *         | 5.48% *           | 4.05%                  | 6.32%                  | 3.78%                |
| 25-49 %                     | 1.13%   | 5.17%                  | 8.53%           | 6.57%           | 2.55% *           | 0.26% *                | 5.04%                  | 0.67%                |
| 50-74 %                     | 1.05%   | 4.39%                  | 7.13%           | 3.70%           | 1.25% *           | 1.45% *                | 4.78%                  | 0.98%                |
| 75% or more                 | 0.43%   | 2.44%                  | 2.71%           | 2.06%           | 1.07%             | 0.58%                  | 1.16%                  | 0.49%                |
| Union presence              |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees          | 0.39%   | 2.33%                  | 2.67%           | 1.61%           | 1.18%             | 0.64%                  | 0.87%                  | 0.53%                |
| Has union employees         | 0.97%   | 7.82%                  | 10.60%          | 6.67%           | 3.47%             | 0.93%                  | 4.64%                  | 0.89%                |
| Unknown                     | 1.38% * | 17.35%                 | 18.10%          | 7.86% *         | 1.01% *           | 1.46% *                | 13.38%                 | 1.40% *              |
| Percent low wage employees  |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low wage        | 1.45%   | 3.61%                  | 6.71%           | 3.56%           | 3.08%             | 1.10% *                | 2.16%                  | 1.59%                |
| Less than 50% low wage      | 0.43%   | 2.45%                  | 2.86%           | 2.15%           | 0.91%             | 0.67%                  | 1.22%                  | 0.51%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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